



Express Mail No.: EV335855388US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:  
Bent et al.

Art Unit: 3628

Examiner: Harish Dass

Serial No. 10/092,279  
Filed: March 6, 2002

Attorney Docket:  
11559-003-999

For: SYSTEMS AND METHODS FOR PROVIDING  
LOAN MANAGEMENT FROM CASH OR  
DEFERRED INCOME ARRANGEMENTS

Confirmation No.: 7722

**RECEIVED**

MAY 20 2003

**GROUP 3600**

PETITION TO MAKE SPECIAL - APPLICANT'S AGE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
**ATTN: OFFICE OF INITIAL PATENT EXAMINATION**

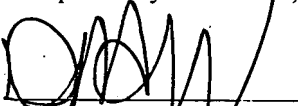
Dear Sir:

The Applicants herewith petition to make the above-identified application special on the grounds of the applicant's age. An inventor of the invention described and claimed in the above-captioned application, Bruce Bent, is currently more than 65 years of age. See the enclosed Declaration of Bruce Bent. It is believed that all requirements of M.P.E.P. § 708.02(IV) have been met, and prompt granting of this Petition is respectfully requested.

No fee is believed due with this Petition; please charge any fee deemed necessary to Pennie & Edmonds deposit account no. 16-1150. If there are any issues with the Petition, the Examiner is courteously invited to telephone the undersigned.

Respectfully submitted,

Date: May 16, 2003

  
For: Ognjan V. Shentov  
By: Dwight H. Renfrew Jr.

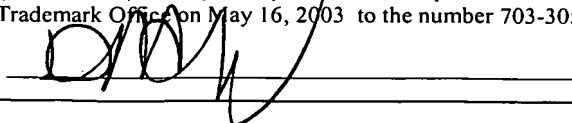
38,051  
(Reg. No.)  
38,594

**PENNIE & EDMONDS LLP**  
1155 Avenue of the Americas  
New York, N.Y. 10036  
(212)790-9090

Enclosure

CERTIFICATE OF FACSIMILE TRANSMISSION

I, Dwight H Renfrew, Jr. (Reg.No. 38,594), hereby certify that this correspondence is being transmitted by facsimile to the United States Patent and Trademark Office on May 16, 2003 to the number 703-305-7687. (This Petition is also being filed by Express Mail.



**Facsimile Transmission**

May 16, 2003

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Recipient: Attn: Special Program Examiner Harish Dass	Facsimile Number: (703) 305-7687
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Confirmation copy will follow.

Re: U.S. Patent Application No.10/092,279  
Filed: March 6, 2002  
Titled: SYSTEMS AND METHODS FOR  
PROVIDING LOAN MANAGEMENT FROM  
CASH OR DEFERRED INCOME  
ARRANGEMENTS  
By: Bent et al.  
Confirmation No.: 7722

**Message**

Attached please find "Petition to Make Special - Applicant's Age," for the  
above referenced patent application.

CERTIFICATION OF FACSIMILE TRANSMISSION UNDER 37 C.F.R. 1.8(a)

I hereby certify that this paper is being filed with the United States Patent and Trademark Office by facsimile transmission  
on May 16, 2003 to facsimile telephone number (703) 305-7687.

Dwight H. Renfrew, Jr.

38,594  
(Reg. No.)

If you have any problems regarding this transmission, please contact Dwight H. Renfrew, Jr. at 212-790-2924.

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